

**From:** Nick Buck [mailto:nick@buckgroup.net]  
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**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB20

Thank you for taking public input on this important topic. As a small business, we recommend the following considerations for the Pension Benefit Statement Project's recommendations:

- 1) Impact of fees on income is the #1 most important difference which must be shown. It's product neutral, inflation neutral, and yet has such an enormous impact.
- 2) Given the digital power of online systems, why not let the consumer select a scenario for themselves from a range of options. For example, rate of return, retirement age, and FEES. Too many options will be overwhelming but two or three should be fine with the rest fixed.
- 3) Make these elections part of the enrollment process, which provides some assurance that the choices will be made with consultation of a professional.
- 4) Include the recommendation to review and update these parameters annually when the yearly fee disclosure statements are sent to plan holders.

Thanks again for the opportunity to participate,  
Nick

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"Partnership, Objectivity, Productivity"

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